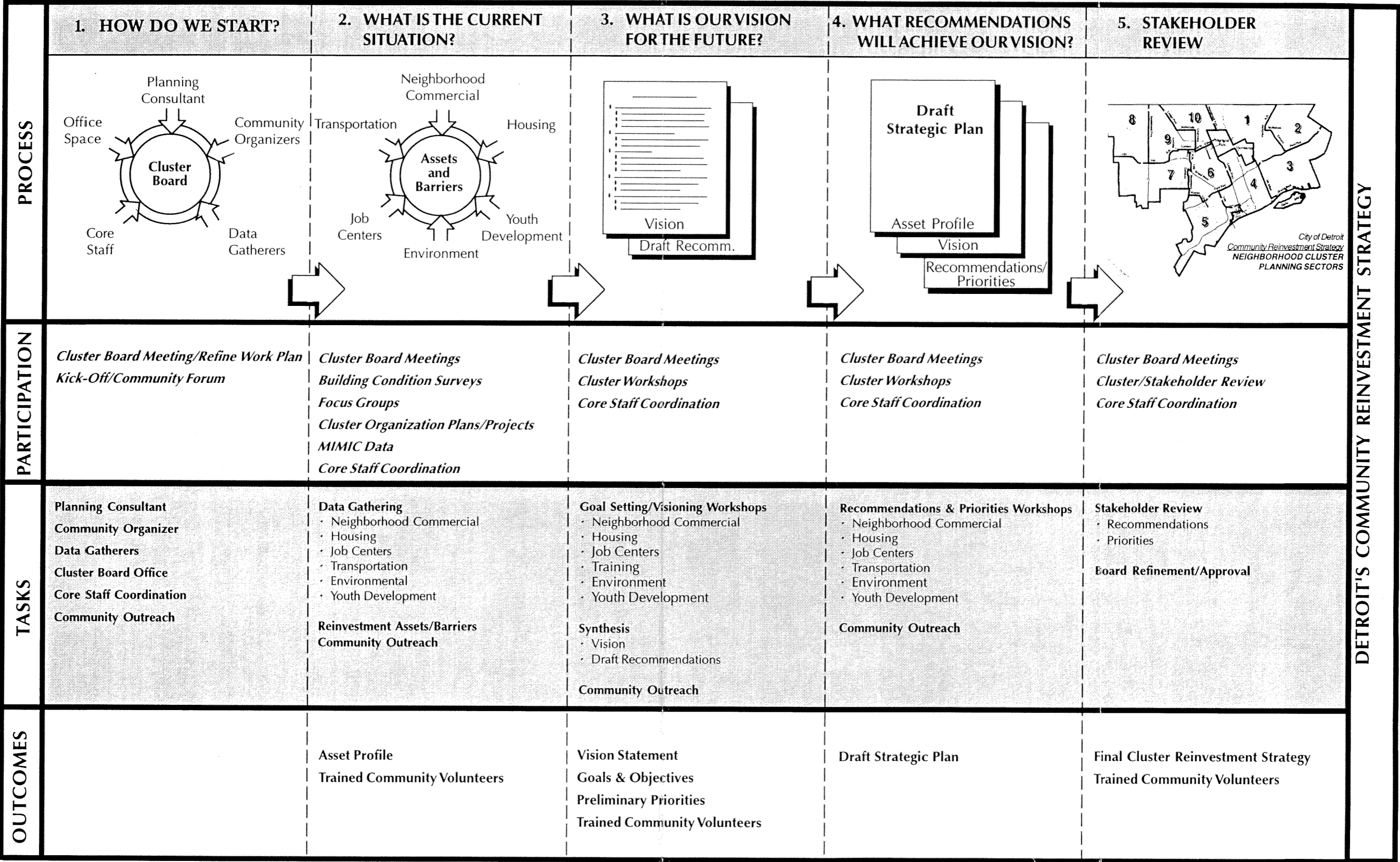


DETROIT'S COMMUNITY REINVESTMENT STRATEGY

SmithGroup
JJR Incorporated
SmithGroup Real Estate Strategies
SHG

Work Plan



DETROIT'S COMMUNITY REINVESTMENT STRATEGY

Figure 1-2